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							Applic	ation N	lumber	10/045,632	2	
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STATEMENT BY APPLICANT						CANT	First N	amed	Inventor	Milberger,	Susan M.	
							Art Un	it		3693		
		(Use as	many s	heets as nece	ssary	<i>(</i>)	Exami	ner Na	me	Chandler,	Sara M.	
Shee	et		1		of	1	Attorn	y Doc	ket Number	020375-00	0230US	
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Examiner	Cite No.1		Docum	ent Number		Publication	Date		Name of Patent		Pages, Columns, Lines, Whe	
Initials*	No.'	i i	Number K	ind Code ^{2 (I known)}	*******	MM-DD-Y	~~~	A	oplicant of Cited [Document	Relevant Passages or Releva Figures Appear	ent
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						FOREIGN I	PATENT	DOCL	JMENTS			
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached.



Substitute	for form 1449	A&B/PTO		Complete if Known		
EO	-	0 N DIO	01 001105	Application Number	10/045,632	
			CLOSURE	Filing Date	October 26, 2001	
STATEMENT BY APPLICANT				First Named Inventor	Susan M. Milberger et al.	
				Art Unit	2164	
(1	use as man	y sheets as	necessary)	Examiner Name	Not Yet Assigned	
Sheet	1	of	21	Attorney Docket Number	020375-000230US	

			U.S. PATENT DO	CUMENTS+	
		Document Number			
Examiner Initials*	Cite No.'	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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1	AB	US-3,783,755	01-08-1974	Lagin	
, N	AC	US-3,833,395	09-03-1974	Earl J. Gosnell	
	AD	US-4,032,931	06-28-1977	Haker.	
	AE	US-4,321,672	03-23-1982	Braun et al.	,
	AF	US-4,454,414	06-12-1984	Benton	
	AG	US-4,562,340	12-31-1985	Tateisi et al.	· · · · · · · · · · · · · · · · · · ·
	AH	US-4,562,341	12-31-1985	Ohmae et al.	
	Al	US-4,630,200	12-16-1986	Ohmae et al.	
	AJ	US-4,678,895	07-07-1987	Tateisi et al.	
	AK	US-4,722,554	02-02-1988	Pettit	
	AL	US-4,812,628	03-14-1989	Boston et al.	
	AM	US-4,902,881	02-02-1990	Janku	
	AN	US-4,961,142	10-02-1990	Elliott et al.	
	AO	US 4,972,318	11-20-1990	Brown et al.	
	AP	US-5,021,967	01-04-1991	Smith	
	AQ	US-5,053,607	10-01-1991	Carlson et al.	
	AR	US-5,119,293	01-02-1992	Hammond	
	AS	US-5,175,682	12-29-1992	Higashiyama et al.	
	AT	US-5,220,501	06-15-1993	Lawlor et al.	
	AU	US-5,283,829	02-01-1994	Anderson	
	AV	US-5,350,906	09-27-1994	Brody et al.	
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	BB	US-5,464,971	11-07-1995	Sutcliffe et al.	
	BC	US 5,465,206	11-07-1995	Hilt et al.	
	BD.	US-5,477,037	12-19-1995	Berger	
	BE	US-5,477,038	12-19-1995	Levine et al.	
	BF	US-5,484,988	01-16-1996	Hills et al.	
	BG	US-5,491,325	02-13-1996	Huang et al.	
	вн	US-5,504,677	04-02-1996	Robert E. Pollin	
	ВІ	US-5,510,979	04-23-1996	Moderi et al.	
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	вк	US 5,524,073	06-04-1996	Stambler	
	BL	US-5,555,496	09-10-1996	Tackbary et al.	
50	ВМ	US-5,570,465	10-29-1996	Tsakanikas	

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Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A&B/PTO Complete if Known Application Number 10/045,632 INFORMATION DISCLOSURE Filing Date October 26, 2001 STATEMENT BY APPLICANT First Named Inventor Susan M. Milberger et al. Art Unit 2164 (use as many sheets as necessary) Examiner Name Not Yet Assigned Sheet 2 21 020375-000230US of Attorney Docket Number

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		Document Number			· · · · · · · · · · · · · · · · · · ·
Examiner Initials*	Cite No.1	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
5	BN	US-5,577,109	11-19-1996	Stimson et al.	
1	во	US 5,604,802	02-18-1997	Holloway	
	BP	US-5,622,388	04-22-1997	Isabelo S. Alcordo	
	BQ	US-5,629,982	05-13-1997	Micali	
	BR	US 5,638,283	06-10-1997	Herbert	
	BS	US 5,649,117	07-15-1997	Landry	
	ВТ	US-5,650,604	07-22-1997	Marcous et al.	
	BU	US-5,657,201	08-12-1997	Kochis	
	BV	US-5,677,955	10-14-1997	John Doggett et al.	
	BW	US-5,679,940	10-21-1997	Templeton et al.	
	вх	US-5,699,528	12-16-1997	Edward J. Hogan	
	BY	US-5,717,868	02-10-1998	James	
	BZ	US-5,721,768	02-24-1998	Stimson et al.	•
	CA	US-5,732,136	03-24-1998	Murphree et al.	
	СВ	US-5,732,400	03-24-1998	Mandler et al.	
	CC	US-5,745,886	04-28-1998	Rosen	
	ÇD	US-5,757,917	05-26-1998	Rose et al.	
	CE	US-5,764,888	06-09-1998	Bolan et al.	
	CF	US-5,774,879	06-30-1998	Custy et al.	
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	СН	US-5,779,379	07-14-1998	Mason et al.	
	CI	US 5,783,808	07-21-1998	Josephson	
	CJ	US-5,787,403	07-28-1998	Randle.	
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	CL	US-5,815,657	09-29-1998	Williams et al.	
	СМ	US-5,825,617	10-06-1998	Kochis et al.	West Control of the C
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	со	US-5,828,875	10-27-1998	Halvarsson et al.	
	CP	US-5,832,463	11-03-1998	Wade L. Funk	•
	CQ	US-5,870,718	02-09-1999	Spector	
	CR	US-5,875,435	02-23-1999	Brown	
1	cs	US-5,878,211	03-02-1999	Delagrange et al.	
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	CU	US-5,893,080	04-06-1999	McGurl et al.	
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	cw	US 5,897,625	04-27-1999	Gustin et al.	
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	CY	US-5,898,154	04-27-1999	Rosen	
50	CZ	US-5,899,980	05-04-1999	Wiff et al.	

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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute	for form 144	9A&B/PTO		Complete if Known		
INICO		ON DIC	OL OCUPE	Application Number	10/045,632	
			CLOSURE	Filing Date	October 26, 2001	
STATEMENT BY APPLICANT				First Named Inventor	Susan M. Milberger et al.	
				Art Unit	2164	
(4	(use as many sheets as necessary)			Examiner Name	Not Yet Assigned	
Sheet	3	of	21	Attorney Docket Number	020375-000230US	

			U.S. PATENT DO	CUMENTS+	· · · · · · · · · · · · · · · · · · ·
		Document Number			
Examiner Initials*	Cite No.1	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	DB	US-5,902,983	05-11-1999	Crevelt et al.	
	DC	US-5,903,881	05-11-1999	Schrader et al.	
	DD	US-5,909,492	06-01-1999	Payne et al.	
	DE	US-5,909,673	06-01-1999	Gregory	
	DF	US-5,910,988	06-08-1999	Ballard	
	DG	US-5,913,202	06-15-1999	Motoyama.	
	на	US-5,915,023	06-22-1999	Bernstein	•
	DI	US-5,920,629	07-06-1999	Rosen	
	DJ	US-5,920,847	07-06-1999	Kolling et al.	
	DK	US-5,920,848	07-06-1999	Schutzer et al.	
	DL	US-5,937,396	08-10-1999	Konya	
	DM	US-5,949,044	09-07-1999	Walker et al.	
	DN	US-5,952,639	09-14-1999	Ohki et al.	
	DO	US-5,953,709	09-14-1999	Gilbert et al.	
	DP	US-5,953,710	09-14-1999	Fleming	,
	DQ	US-5,960,412	09-28-1999	Tackbary et al.	
	DR	US-5,963,647	10-05-1999	Downing et al.	
	DS	US-5,974,146	10-26-1999	Randle et al.	
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	DU	US-RE 36,365	11-02-1999	Levine et al.	
	DV	US-5,987,426	11-16-1999	Goodwin, III	
	. DW	US-5,993,047	11-30-1999	Novogrod et al.	
	DX	US 5,999,624	12-07-1999	Hopkins	
	DY	US-6,003,763	12-21-1999	Gallagher et al.	
	DZ	US-6,011,833	01-04-2000	West	
	EA	US-6,012,048	01-04-2000	Gustin et al.	
	EB	US-6,015,087	01-18-2000	Seifert et al.	
	EC	US-6,027,216	02-22-2000	Guyton	
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7	EJ	US-6,039,245	03-21-2000	Symonds et al.	
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11150	DREATI	0N DIO	OLOÓUDE	Application Number	10/045,632	
			CLOSURE	Filing Date	October 26, 2001	
STATEMENT BY APPLICANT				First Named Inventor	Susan M. Milberger et al.	
		•		Art Unit	2164	
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Sheet	4	of	21	Attorney Docket Number	020375-000230US	

		•	U.S. PATENT DO	CUMENTS+	
		Document Number			
xaminer Initials*	Cite No.1	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	ES	US-6,070,798	06-06-2000	Nethery	
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·	EU	US-6,081,790	06-27-2000	Rosen	
	EV	US-6,088,683	07-11-2000	Jalili	
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1	EX	US-6,097,834	08-01-2000	Krouse et al.	
	EY	US-6,098,053	08-01-2000	Slater	
	EZ	US-6,106,020	08-22-2000	Leef et al.	
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1	FB	US-6,119,931	09-19-2000	Novograd	
1	FC	US-6,122,625	09-19-2000	Rosen	
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1	FJ	US-6.167,386	12-26-2000	Brown	
1	FK	US-6,175,823 B1	01-16-2001	· Van Dusen	
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1	FN	US-6,199,761	03-13-2001	Drexler	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute	for form 1449/	A&B/PTO			Complete if Known
11150	NFORMATION DISCLOSURE		Application Number	10/045,632	
				Filing Date	October 26, 2001
STATEMENT BY APPLICANT		First Named Inventor	Susan M. Milberger et al.		
				Art Unit	2164
(use as manj	sheets as	necessary)	Examiner Name	Not Yet Assigned
Sheet	5	of	21	Attorney Docket Number	020375-000230US

			U.S. PATENT DO	CUMENTS+	
		Document Number	1		
Examiner Initials	Cite No.1	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	GB	US-6,305,604	10-23-2001	Ono	•
	GC	US-6,308,887	10-30-2001	Korman et al.	
	GD	US-6,314,169 B1	11-06-2001	Schelberg, Jr. et al.	
	GE	US-6,317,745	11-13-2001	Thomas et al.	
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	HE	US-6,453,300	09-17-2002	Simpson	
	HF	US 2002/0152168 A1	10-17-2002	Neofytides et al.	
	HG	US-2002/0152176 A1	10-17-2002	Neofytides et al.	
	нн	US 2002/0153414 A1	10-24-2002	Stoutenburg et al.	
	HI	US-6,473,500	10-29-2002	Risafi et al.	
	HJ	US 2002/0161702 A1	10-31-2002	Milberger et al.	· · · · · · · · · · · · · · · · · · ·
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Examiner	2. 11. 10	Date	7/20/20
Signature	Jan Viene	Considered	11/0/0/

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Substitute	for form 1449A&	В/РТО			Complete if Known
INICO	NFORMATION DISCLOSURE			Application Number	10/045,632
				Filing Date	October 26, 2001
STAT	STATEMENT BY APPLICANT		First Named Inventor	Susan M. Milberger et al.	
				Art Unit	2164
. (6	use as many s	heets as	necessary)	Examiner Name	Not Yet Assigned
Sheet	6	of	21	Attorney Docket Number	020375-000230US

		T	U.S. PATENT DO	CUMENTS+	
		Document Number			
Examiner Initials*	Cite No.1	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
S <u>C</u>	HN	US 2003/0024979 A1	02-06-2003	Hansen et al.	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional).
Applicant is to place a check mark here if English language Translation is attached.

Substitute	for form 1449	Substitute for form 1449A&B/PTO			Complete if Known		
wro	INFORMATION DISCLOSURE		Application Number	10/045,632			
	INFORMATION DISCLOSURE			Filing Date	October 26, 2001		
STATEMENT BY APPLICANT		First Named Inventor	Susan M. Milberger et al.				
				Art Unit	2164		
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Sheet	7	of	21	Attorney Docket Number	020375-000230US		

			U.S. PATENT DC	CUMENTS+	
		Document Number			
Examiner Initials*	Cite No. ¹	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Cite	Foreign Patent Document	Publication Date	Name of Patentee or	Pages, Columns, Lines,	Τ [®]
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INIEO		LDIO	OL OCUDE	Application Number	10/045,632
	INFORMATION DISCLOSURE			Filing Date	October 26, 2001
STATEMENT BY APPLICANT		First Named Inventor	Susan M. Milberger et al.		
				Art Unit	2164
(4	use as many s	heets as	necessary)	Examiner Name	Not Yet Assigned
Sheet	8	of	21	Attorney Docket Number	020375-000230US

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		NON PATENT LITERATURE DOCUMENTS	
Examiner Cite No.1		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	. T²
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MEO	DEARTIC	NI DIO		Application Number	10/045,632	
			CLOSURE	Filing Date	October 26, 2001	
STAT	EMENT	BY A	PPLICANT	First Named Inventor Susan M. Milberger et al.		
				Art Unit	2164	
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Sheet				Attorney Docket Number	020375-000230US	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
SC	LK	http://www.vfi-finance.com/tranz330.htm, Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service, VeriFone Finance, January 1999, pages 1-3, especially pages 1-2.	
1	LL	IDEALAB COMPANY, PayMe.com, downloaded from website http://ssl.idealab.com on 2/16/2000, 7 pages.	
	LM	Intell-A-Check Corp.: "Intell-A-Check! -The Way to get Paid", Intell-A-Check product overview, retrieved from http://www.icheck.com/ on 02/07/2000, 7 pages	
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	LP	New commercial services from Western Union allow businesses to directly transfer money internationally; User companies can now send or receive money at their own offices through on-line connection to world's largest international money transfer network. Business Wire. 16 October 1995, page 1.	
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T	LR	STOCKEL, Anna; "Securing Data and Financial Transactions"; 1995, Institute of Electrical and Electronics Engineers 29th Annual Conference, pp. 397-401.	
T	LS	PR Newswire, "GiftSpot.com Simplifies Gift-Giving on the Internet," 1999-10-20 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 5 pages.	
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	LW	Website "eCount" at http://www.ecount.com	
	LX	Website: "Billpoint" at http://www.billpoint.com	
	LY	Website: "eMoneyMail" at http://www.emoneymail.com	
SL	ιz	Website: "I-Escrow" at http://www.iescrow.com	

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			CLOSURE	Filing Date	October 26, 2001		
STAT	EMENT	BYA	PPLICANT	First Named Inventor Susan M. Milberger et al.			
				Art Unit	2164		
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Sheet	Sheet 10 of 21		Attorney Docket Number	020375-000230US			

		NON PATENT LITERATURE DOCUMENTS	
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5	МА	Website: "PayMe.com" at http://www.payme.com	
	МВ	Website: "PayMyBills.com" at http://www/paymybills.com	
	мс	Website: "PayPal" at http://www.paypal.com	
	MD	Website: "Tradesafe.com" at http://www.tradesafe.com	
	ME	WIJNEN, Rene "You've Got Money!", Bank Technology News, New York, June 2000, Vol. 13, Issue 6, pg. 1	
	MF	x.com, Do More with Your Money, downloaded from website http://www.x.com., 02/07/2000, 5 pages.	
	MG	http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995>	
	мн	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995>	
	МІ	LEVIN, Gary; "Western Union not fading into sunset; new services are added as telegrams drop"; 1992, 2 pages.	
	MJ	"Quick Collect"; Western Union Training Guide; 2004, 10 pages.	
	мк	"Send your payment using Western Union Quick Collect"; 2 pages.	
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	MN	"Quick Collect: Government/Child Support Agency Name, Training Guide; 2004, 7 pages.	
1	мо	"Western Union Quick Collect; 3 Easy Ways to Send a Payment: In Person, Online or by Phone!"; 2 pages.	
50	мР	"Western Union: Now, using our service is even more rewarding"; 1 page.	

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Substitute	for form 1449A	&B/PTO			Complete If Known		
INITO		NI DIO	CL OCUDE	Application Number	10/045,632		
			CLOSURE	Filing Date	October 26, 2001		
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				Art Unit	2164		
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Sheet	11	of	21	Attorney Docket Number	020375-000230US		

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Τ²
SK,	MQ	"To send a Quick Collect Payment"; sample form, 1 page.	
/	MR	"Western Union: Some QUICK FACTS about QUICK COLLECT"; 1 page.	
\	мѕ	"Quick Collect Sales Presentation"; 28 pages.	
,	МТ	"Western Union Quick Collect"; 2 pages.	
	MU	"Why Send Your Customers Across Town When You Can Send Them Next Door?"; 2005, 1 page.	
	MV	"There's a lot to be said about the many advantages of the Quick Collect service. And look who's saying it."; 4 pages.	
	MW	"If you're not getting your payment with Quick Collect, chances are you're not getting it"; 2001, 2 pages.	
	мх	"Western Union: Ford Credit Phone Pay-How does it work?", 2001, 1 page.	
	MY	Western Union Quick Collect: The Fastest way to collect good funds"; 1999, 11 pages.	
	MZ	"Only Western Union"; 2 pages.	
	NA	"Announcing Quick Collect Online"; 2002, Western Union's Professional Collector, 3 pages.	· · · · · · · · · · · · · · · · · · ·
	NB	"When you're helping a customer make a crucial payment there's no room for guesswork"; 2002, Western Union's Professional Collector, 3 pages.	- "
	NC	"Western Union Quick Collect: The most agents, the most locations, the most experienced"; 2000, 2 pages	
	ND	"It takes a certain person to make a good collector. But it takes a good manager to make a champion"; 2001, Western Union's Professional Collector, 3 pages.	
	NE	"Nationwide Credit Collectors Act Globally"; 2001, Western Union's Professional Collector, 3 pages.	
SZ	NF	"Guess What? The check's not in the mail"; 2001, Western Union's Professional Collector, 3 pages.	

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INIEQ!	384 A TION	DIC	CLOCUDE	Application Number	10/045,632	
			CLOSURE	Filing Date	October 26, 2001	
STAT	EMENT B	YA	PPLICANT	First Named Inventor Susan M. Milberger et al.		
				Art Unit	2164	
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Sheet	Sheet 12 of 21			Attorney Docket Number	020375-000230US	

		NON PATENT LITERATURE DOCUMENTS					
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SC	NG	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages.					
. 1	NH	"Your sending more than a payment: Point-of-Sale & Merchandising Support Advertising Materials, 2 pages.					
	21	"Company Profile: The Western Union Convenience Pay Service"; 2004, 4 pages.					
	ИЛ	"Your sending more than a payment: You're sending peace of mind"; 2004, 3 pages.					
	NK	"SBC Communications adds Western Union Locations for Walk-in Customer Bill Payments"; SBC News Release, 2 pages.					
	NL	"Send Your Utility Bill Payment from Here!"; 4 pages.					
	NM	"Rhode Island becomes first state to accept child support payments at Western Union: More than 50 Western Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, 3 pages.					
	NN	"Rhode Island becomes first state to accept child support payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, 3 pages.					
	МО	"State of Hawaii to Accept Child Support Payments at Western Union"; 2004, 2 pages.					
	NP	"Annual Report of the President of the Western Union Telegraph Company"; 1873, 11 pages.					
	NQ	"First located example of a money transfer"; 8/25/1873, 2 pages.					
	NR	"Annual Report of the President of the Western Union Telegraph Company"; 1874, 11 pages.					
	NS	"The Western Union Telegraph Company: Rules for Money Transfer Service"; 1908, 25 pages.					
	NT	"The Western Union Telegraph Company: Delivery Department Instructions"; 1926, Commercial Bulletin No. 9-A, 4 pages.					
	NU	"The Western Union Telegraph Company:Instructions for Receiving Clerks"; 1929, Commercial Bulletin No. 37-A, 3 pages.					
50	NV	"Annual Report of the Western Union Telegraph Company"; 1935, 2 pages.					

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			CLOSURE	Filing Date	October 26, 2001	
STAI	STATEMENT BY APPLICANT			First Named Inventor	Susan M. Milberger et al.	
				Art Unit	2164	
(4	(use as many sheets as necessary)			Examiner Name	Not Yet Assigned	
Sheet	13	of	21	Attorney Docket Number	020375-000230US	

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SC	NW	"Dots and Dashes"; 1935, Vol. 11, No. 9, 4 pages.	
	NX	"Annual Report of the Westem Union Telegraph Company"; 1940, 3 pages.	
	NY	"Annual Report of the Western Union Telegraph Company"; 1947, 3 pages.	
	NZ	"Annual Report of the Western Union Telegraph Company"; 1949, 3 pages.	
	OA,	"Annual Report of the Western Union Telegraph Company"; 1951, 5 pages.	
	ОВ	"Annual Report of the Western Union Telegraph Company"; 1953, 2 pages.	
	ос	"Annual Report of the Western Union Telegraph Company"; 1954, 3 pages.	
	OD	"Annual Report of the Western Union Telegraph Company"; 1973, 5 pages.	
	OE	"Annual Report of the Western Union Telegraph Company"; 1974, 9 pages.	
	OF	"Annual Report of the Western Union Telegraph Company"; 1978, 2 pages.	
	OG	"Annual Report of the Western Union Telegraph Company"; 1981, 2 pages.	
	он	"Amex Money Order Dispenser"; 1990, The Nilson Report, 1 page.	-
	OI	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages.	
	oı	"Western Union's Would-Be Rival"; 1990, American Banker, 1 page.	
	ОК	"American Express in New Ad Drive"; 1990, American Banker, 1 page.	
30	OL	"American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri- State Food News, 1 page.	

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INFORMATION DISCLOSURE	Filing Date	October 26, 2001	
STATEMENT BY APPLICANT	First Named Inventor	Susan M. Milberger et al.	
	Art Unit	2164	
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Sheet 14 of 21	Attorney Docket Number	020375-000230US	

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	ON	"Collection by Money Transfer: MoneyGram Service Removes Time-Consuming Steps to Commercial Collections"; 1990, Collector, page 36.	
	00	"Amex tests Moneygram"; 1990, Adnews, 1 page.	
	OP	"Amex aims expansion strategy at local currency exchanges"; 1990, Crain's Chicago Business, 1 page.	
	OΩ	"Sending Cash in a Flash"; 1990, Travel & Leisure, page 42.	
	OR	"And a Nine-Second Money Order Dispenser"; 1991, Post-News, Vol. 17, No. 1, 1 page.	
	os	"Money-wire glants battle for business: Currency exchanges wooed"; 1991, Chicago Sun Times, 2 pages.	 ,
	ОТ	"Sending Cash in a Flash: There are more ways to do it than you might think"; 1991, 2 pages.	
	ου	"Loved one stranded? Send Cash"; 1991, Akron Beacon Journal, 2 pages.	
	ov	"Common Values: Uncommon Opportunities"; 1995, First Data Corporation Annual Report, 2 pages.	
	ow	"Behind the Scenes of Life"; 1996, First Data Corporation Annual Report, 3 pages.	
	ох	"First Data InfoSource Offers Database Analysis with DecisionScope"; 1996, First Data Corporation News Release, 2 pages.	
	OY	*First Data and Netscape Offering Internet Payment Processing Service; 1996, First Data Corporation News Release, 3 pages.	
	OZ	"CES/NaBANCO Introduces Stored Value Card Technology: Blockbuster Video is First Merchant Partner"; 1996, First Data Corporation News Release, 3 pages.	
	PA	"First Data to Offer Card Profitability Software from HNC: Distribution Agreement Poised to Repeat Falcon Success";1996, HNC Software, Inc. News Release, 3 pages.	
5८	PB .	"VIPS Introduces MCSource to Managed Healthcare Industry"; 1996, VIPS Healthcare Information Systems News Release, 2 pages.	

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STATEMENT BY APP	PLICANT	First Named Inventor	Susan M. Milberger et al.	
·		Art Unit	2164	
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Sheet 15 of 2	1	Attorney Docket Number	020375-000230US	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
25	PC	"Leading Provider of Transaction Card Processing Selects Connect Oneserver Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages.	
1	PD	"Netscape Announces Netscape Livepayment to Facilitate Internet Commerce"; 1996, Netscape News Release, 4 pages.	
	PE	"Strean, LitteNet, BBN, and KPMG Announce Industry-Wide Initiative to Enable Wide-Scale Software Electronic Commerce"; 1996, News Release, 6 pages.	
	PF	"First Data and Netscape Announce Program to Help Businesses Establish Payment-Enabled Web Sites"; 1996, First Data Corporation News Release, 5 pages.	
	PG	"FDR to Offer HNC Software's Real-Time Fraud Detection: New distribution Agreement to Benefit Card Banks"; 1996, First Data Resources News Release, 2 pages.	
	РН	"First Data Aligns with CyberCash to Offer New Electronic Coin Service"; 1996, First Data Corporation News Release, 3 pages.	
	PI	"First Data, First USA Paymentech, GE Capital Invest In First Virtual Holdings"; 1996, First Virtual Holdings Corporation News Release, 3 pages.	
	PJ	"Annual Report of First Data Corporation"; 1998, 3 pages.	
	PK	"Annual Report of First Data Corporation"; 1999, 2 pages.	
	PL	"American Express Introduces Automated Money Order Dispenser"; 1991, Professional Check Casher, 1 page.	
	РМ	"Western Union Payment Services, Bidpay and Quick Collect, Online Bill Payment, Online Auction Payments"; http://www.westernunion.com/info/osComparePayment.asp, 2 pages.	
	PN	"About Western Union: Company History"; http://www.payment-solutions.com/history.html, 2 pages.	
	РО	"Western Union Money Transfer Services, Send Money Online, Money Orders, Send Telegrams"; http://www.westernunion.com/info/osCompareMoneyMessage.asp, 2 pages.	
	PP	"Quick Pay: The Convenient and reliable way to receive payments from customers worldwide"; http://www.payment-solutions.com/quickpay.html, 3 pages.	
	PQ .	Quick Cash: A safe and reliable way to send funds around the world"; http://www.payment-solutions.com/quickcash.html, 1 page.	
52	PR	"Signature Services: Helping financial Institutions send funds faster"; http://www.payment-solutions.com/signature.html, 1 page.	

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STATEMENT BY APPLICANT			PPLICANT	First Named Inventor	Susan M. Milberger et al.	
				Art Unit	2164	
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Sheet	16	of	21	Attorney Docket Number	020375-000230US	

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5< PS		"American Express Money Orders, Travelers Cheques Now on Sale"; 1936, Dots and Dashes, 2 pages.	
	PT	List of Prepaid Services; http://www.westernunion.com/info/osComparePrePaid.asp, 1 page.	
	PU	"Get your Collect Card"; 1939, Dots and Dashes, 2 pages.	
	PV	Picture of Bill payment form or advertisement, 1 page.	
	PW	"NTS Completes Merger with EDS Fleet Services; New First Data Unit Sets Sights on New Markets"; 1996, NTS Press Release, 3 pages.	
	PX	Transfers require ID made by telephaph; 1895, Tanff Book, 4 pages.	
	PY	American Greeting Cards Click-Through; 38 pages.	
	PZ	"MoneyZap.com Greeting Card Process Flow"; 2000, 2 pages.	
	QA	"Western Union/Money Zap: Send and receive money easily over the internet"; http://www.moneyzap.com/main.asp, 23 pages.	
	QB	"Western Union Gift Greetings"; 6 pages.	
	ac	"PayPal: The way to send and receive money online"; 4 pages.	
	QD	"Aeromexico and Western Union Partner to Offer a Cash Payment Option for Booking Airline Tickets"; 2004, Press Release, 2 pages.	
	QE	"Western Union and Continental Airlines Introduce New Quick and Easy Cash Payment Option When Booking Flights"; 2004, Press Release, 2 pages.	
	QF	"Purchasing American Alrlines Tickets Just Got Easier"; 2004, Press Release, 4 pages.	-
	QG	"LAN Airline Alliance Carriers and Western Union offer Travellers Additional Payment Options"; 2005, Press Release, 3 pages.	-
52	QH	"Western Union Financial Services, Inc.: Benefits Quick Cash Agreement and Disclosure Statement"; 1998, 2 pages.	

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STATEMENT BY APPLICANT	First Named Inventor	Susan M. Milberger et al.
	Art Unit	2164
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Sheet 17 of 21	Attorney Docket Number	020375-000230US

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85	QI	"Western Union Financial Services, Inc.: Cash Card Agreement and Disclosure Statement"; 1998, 2 pages.	
	Øì	"Federal Benefits Checks are Going Away-Don't Let Your Customers Go with Them: Announcing the Western Union Benefits Quick Cash Program"; 4 pages.	
	QK	"Introducing the Western Union Cash Card Program"; 1998, 2 pages.	
	QL	"Western Union Creates Phone Card with BLT Technologies"; 1997, PR Newswire Association, 2 pages.	
	ΩМ	"AT&T Wireless to Offer Western Union SwiftPay as Replenishment Option for AT&T Free2Go Wireless Prepaid Customers"; 2001, PR Newswire Association, 2 pages.	
	QN	"New Western Union SwiftPay Service Continues Expansion of Consumer-to-Business Payment Options"; 1999, PR Newswire Association, 2 pages.	
	QO	"Western Union SwiftPay Selected by SHEAKLEY UNISERVICE to Complete W-2 Reprint Transactions"; 2000, PR Newswire Association, 2 pages.	
	QP	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: More that 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, Press Release, 3 pages.	
	QQ	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, Press Release, 3 pages	
	QR	"SBC Communications Adds Western Union Locations for Walk-In Customer Bill Payments"; 2005, Press Release, 2 pages.	-
	QS	"Western Union Money Orders More Popular Than Ever": 1942, Dots and Dashes, Vol. 18, No. 3, 2 pages.	
,	QT	"Refund of Money Transfers"; 1913, Journal of the Telegraph, 2 pages.	
	αυ	Western Union Credit Card; 1915, 4 pages.	
	QV	How money by phone was paid;; Money Transfer Service: Book of Rules and List of Offices; 1926, Western Union Telegraph Company, 3 pages.	
	QW	"Pilgrims Started Thanksgiving Custom"; Dots and Dashes, Vol. 9, No. 11, 2 pages.	
32	QΧ	"The Yellow Blank is Correct for every social need"; 1930, Western Union Booklet, 2 pages.	

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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional).
Applicant is to place a check mark here if English language Translation is attached.

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Sheet 1	18	of 21	Attorney Docket Number	020375-000230US	

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5< av		"Last of the Pony Express Riders Tells His Story"; 1932, Dots and Dashes, Vol. 8, No. 10, 2 pages.						
	QZ	"Nation Receives Time Over Western Union Network"; 1931, Dots and Dashes, Vol. 7, No. 5, 2 pages.						
	RA	"Collect your delinquent accounts by Telegraph"; 1933, Form 1229-A, 1 page.						
	RB	"Reynolds Arcade was Western Union Birthplace"; 1933, Dots and Dashes, Vol. 9, No. 8, 2 pages.						
	RC	"Messenger Work Full of Adventure, Excitement"; 1933, Dots and Dashes, Vol. 9, No. 11, 2 pages.						
	RD	Shopping Order service and gift service; 1934, Western Union Telegraph Company, Money Order Book, 6 pages.						
	RE	Money Orders by Phone; 1935, Fortune Magazine, 3 pages.						
	RF	"The Yellow Blank: When, Why, How to Use It"; 1934, 5 pages.						
	RG	Money Order with confirmation; 1948, 1 page.						
	RH	"Western Union Products and Services: a brief description"; 1960, 21 pages.						
	RI	Survey of services; 1960, 15 pages.						
	RJ	Western Union News Supplement: Automatic travelers checks using Western Union; 1975, 2 pages.						
	RK	Western Union New Supplement: Money Orders delivery through Mailgram: 1975, 2 pages.						
	RL	Candygram payment service, 1 page.						
	RM	Remittance for order sent via Western Union; 1933, 2 pages.						
52	RN	Western Union Telegraph Company: 1933, Money Order Message						

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				Art Unit	2164
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Sheet	19	of	21	Attorney Docket Number	020375-000230US

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Examiner Initials *	Cite No.1	Lite the latter (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.					
δZ	RO	Gift: Money Order for something you really want: 1933, 1 page.					
	RP	Holiday Greeting by Western Union; 1933, 1 page.					
	RQ	Western Union Money Transfer, Form 72-A, 1933, 1 page.					
	RR	Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page.					
	RS	Western Union Domestic Transfer Order, Form 72-A, 1933, 1 page.					
	RT	Western Union Gift Orders: A Practical Answer to the Christmas Gift Problem, 1933, 1 page.					
	RU	Western Union Gift Orders: The Sensible, Convenient Way to take care of your Christmas Shopping; 1933, 1 page.					
	RV	Shopping Order by Western Union, 1933, 1 page.	•				
	RW	Western Union Shopping Order, 1933, 2 pages.					
	RX	Western Union Hotel-Motel Reservation Service, 1 page.					
	RY	bidpay.com: Whols search results; 2003, http://www.networksolutions.com/en_US/whois/results.jhtml;jsessionid+VZDZVYDD1J, 2 pages.					
	RZ	"billserv.com Launches bills.com, as internet Portal for Consumers to Pay All Bills Online at No Cost"; 2000, Business Wire, 1 page.					
	SA	First Data Acquires PaySys International; 2001, Press Release, 2 pages.					
	SB	Luxury Brands LLC: WOrld Famous Brands at Liquidation Proces; http://www.auctionbytes.com/cab/pages/payment, 3 pages.					
	sc	PayPal for the Palm; http://handheldnews.com/file.asp?ObjectID=5401, 2 pages.	•				
52	SD	PayPal.com Case Study; http://fox.rollins.edu/~slackman/PayPal.htm, 2003, 7 pages.					

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Sheet	20	of	21	Attorney Docket Number	020375-000230US		

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5	SE	PayPal-News; http://www.ndrys.com/paypal.html, 2003, 3 pages.	
1	SF	HOFFMAN, Karen Epper; "PayPal Still Running Free"; 2003, Bank Technology News, 3 pages.	
	SG	LATOUR, Almar; "PayPal Electronic Plan May be on the Money in Years to Come"; 1999, The Wall Street Journal, 2 pages.	
	SH	PLOTKIN, Hal; "Beam Me up Some Cash"; 1999, Silicon Valley Insider, 3 pages.	
	SI	BONEH, Dan: "Beaming Money by Email is Web's Next Killer App"; 1999, PR Newswire, 4 pages.	•
	SJ	BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service; 7 pages.	
	sĸ	BidPay: Buyer FAQs - Receiving Payments and Using the Money Order Service; 7 pages.	
	SL	STEINER, Ina: "BidPay.com Offers Click and Pay Service for buyers"; 2000, Auction Bytes, 4 pages.	
	SM	STEINER, Ina: "Follow-up to BidPay Article"; 2000, Auction Bytes, 3 pages.	<u>- </u>
	SN	STEINER, Ina: "PayPal Online Payment Service - Another Way to Pay for Auction Items"; 2000, Auction Bytes, 4 pages.	
	so	STEINER, Ina: "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services"; 2000 Auction Bytes, 4 pages.	
	SP	WERMER, Sandra; "A million credit card transactions in five hours"; 1997, Primeur, 2 pages.	
	SQ	"PaySys signs up four Asian distributors"; 1997 Orlando Business Journal, 3 pages.	
	SR	Products and Services for PaySys, 2 pages.	
	SS	VisionPLUS Consumer Payment Solution Overview, 2 pages.	
52	_ st	PaySys - company overview, 2 pages.	,

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				Art Unit	2164	
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Sheet	21	of	21	Attorney Docket Number	020375-000230US	

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SC,	SU	State of New York Banking Department: Staff Letters and Memoranda; 2000, http://www.banking.state.ny.us/lo000718.htm, 2 pages.				
52	sv	WIJNEN, Rene; "You've Got Money!; 2000, Bank Technology News, Vol. 13, No. 6, 4 pages.				

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